AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located in County, South Carolina:

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, lying and being on the western side of Chateau Drive near the City of Greenville, and known and designated as Lot No. 119 of a subdivision known as Merrifield Park, plat of which is recorded in the RMC Office for Greenville County in Plat Book 000 at Page 177, and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Chateau Drive at the joint front corner of Lots Nos. 118 and 119, and running thence with the joint line of said lots S. 88-20 W. 210.1 feet to an iron pin, running thence N. 7-35 E. 62.2 feet to an iron pin, running thence N. 32-27 E. 56.1 feet to an iron pin at the joint rear corner of Lots Nos. 119 and 120, running thence with the joint line of said lots N. 88-20 E. 175 feet to an iron pin on the western side of Chateau Drive, running thence with the western side of said Drive S. 1-40 W. 110 feet to an iron pin, point of beginning.

This is the same property conveyed to Robert W. Albright and Linda N. Albright by deed of Lloyd C. Krusor and Jane S. Krusor by deed recorded September 10, 1973 in the RMC Office for Greenville County in Deed Book 983, Page 518 and the lien of this mortgage is understood to be junior in rank to the lien of that certain mortgage of real estate held by First Pederal Savings and Loan Association recorded November 26, 1969 in the RMC Office for Greenville County in Deed Book 1143, at Page 42.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior Mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above mentioned Note in the amounts, in the manner and at the place set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2. TAXES. Mortgagor shall pay all taxes, charges and assessments which may become a lien upon the premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its successors and assigns, without notice become immediately due and payable.

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